

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Carlton M Roberts
Debtor

Case No. 17-03116-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Oct 07, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2022:

Recip ID	Recipient Name and Address
db	+ Carlton M Roberts, 3120 Fern Road, Pocono Summit, PA 18346-7712
4950925	+ ADT Security Services Inc, 1 Town Center Rd., Boca Raton, FL 33486-1039
4955277	+ Berkheimer Assoc Agt Pocono Mtn SD Tobyhanna Twp, c/o David R. Gordon, Esq., 1883 Jory Road, Pen Argyl, PA 18072-9652
4950928	+ Berkheimer Tax Admin, PO Box 25153, Lehigh Valley, PA 18002-5153
4950933	Dish Network, Dept 0063, Palatine, IL 60055-0063
4950934	+ Farmers Insurance, PO Box 0991, Carol Stream, IL 60132-0991
5485274	+ Guaranteed Rate, Inc, 1 Corporate Drive, #360, Lake Zurich, Illinois 60047-8945
5485275	+ Guaranteed Rate, Inc, 1 Corporate Drive, #360, Lake Zurich, Illinois 60047, Guaranteed Rate, Inc, 1 Corporate Drive, #360 Lake Zurich, Illinois 60047-8945
4978201	+ LoanCare, a Division of FNF Servicing, Inc. N.K.A., 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452-4262
4950939	+ McCabe, Weisberg & Conway, 123 S. Broad St., Ste 1400, Philadelphia, PA 19109-1060
4967307	+ STILLWATER ESTATES PROPERTY OWNERS ASSOCIATION, c/o Young & Haros, LLC, 802 Main St., Stroudsburg, PA 18360-1602
4994833	+ Stearns Lending, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
5125375	+ Stearns Lending, LLC, LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
4950947	Sterns Lending, LLC, P.O. Box 37628, Philadelphia, PA 19101-0628
4950948	+ Stillwater Estates Home Owners, 382 Stillwater Drive, Pocono Summit, PA 18346-7765
4950952	+ Transworld Systems Inc., 802 E Martintown Rd., Ste 201, North Augusta, SC 29841-5352

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Oct 07 2022 22:38:00	BMW Bank of North America Department, P.O. Box 165028, Irving, TX 75016-5028
cr	+ EDI: AISACG.COM	Oct 07 2022 22:38:00	Capital One Auto Finance, a division of Capital On, Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
4954379	+ EDI: AISACG.COM	Oct 07 2022 22:38:00	BMW Bank of North America, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
4956176	EDI: BMW.COM	Oct 07 2022 22:38:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
4950929	EDI: BMW.COM	Oct 07 2022 22:38:00	BMW Financial Services, PO Box 3608, Dublin, OH 43016
4950927	+ EDI: TSYS2	Oct 07 2022 22:38:00	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
4952607	+ EDI: AISACG.COM	Oct 07 2022 22:38:00	Capital One Auto Finance., a division of Capital One N.A., P.O. Box 165028, Irving, TX 75016-5028
4961972	EDI: CAPITALONE.COM		

		Oct 07 2022 22:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4950930	+ EDI: CAPITALONE.COM		
		Oct 07 2022 22:38:00	Capital One Bank USA, P.O. Box 30281, Salt Lake City, UT 84130-0281
4950931	+ EDI: CAPITALONE.COM		
		Oct 07 2022 22:38:00	Capital One Bank USA NA, P.O.Box 30281, Salt Lake City, UT 84130-0281
4990473	Email/PDF: bncnotices@becket-lee.com		
		Oct 07 2022 18:49:40	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4950933	EDI: DISH		
		Oct 07 2022 22:38:00	Dish Network, Dept 0063, Palatine, IL 60055-0063
4950935	+ EDI: AMINFOFP.COM		
		Oct 07 2022 22:38:00	First Premier, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
4950936	EDI: JEFFERSONCAP.COM		
		Oct 07 2022 22:38:00	Jefferson Capital Systems, 16 McClelland Road, Saint Cloud, MN 56303
4994388	EDI: JPMORGANCHASE		
		Oct 07 2022 22:38:00	CHASE AUTO FINANCE CORP., PO BOX 29505 AZ1-1191, Phoenix, AZ 85038
4950932	EDI: JPMORGANCHASE		
		Oct 07 2022 22:38:00	Chase Auto Finance, P.O. Box 901003, Fort Worth, TX 76101
4950937	+ Email/Text: PBNCNotifications@peritussservices.com		
		Oct 07 2022 18:41:00	Kohls Department Store, P.O. Box 3115, Milwaukee, WI 53201-3115
4950938	+ Email/Text: LC-Bankruptcy-RF@loancare.net		
		Oct 07 2022 18:41:00	Loancare Servicing Ctr, 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452-4262
4950940	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 07 2022 18:41:00	Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
4950941	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 07 2022 18:41:00	Midland Funding, 2365 Northside Dr #300, San Diego, CA 92108-2710
4990012	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 07 2022 18:41:00	Midland Funding, LLC, Midland Credit Mgmt., Inc. as agent for, Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4950942	EDI: PENNDEPTREV		
		Oct 07 2022 22:38:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
4950942	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Oct 07 2022 18:41:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
4950943	EDI: PRA.COM		
		Oct 07 2022 22:38:00	Portfolio Recovery Assoc., 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
4975587	EDI: PRA.COM		
		Oct 07 2022 22:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4951180	+ EDI: RECOVERYCORP.COM		
		Oct 07 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4977801	+ EDI: JEFFERSONCAP.COM		
		Oct 07 2022 22:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
4950944	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com		
		Oct 07 2022 18:41:00	Progressive Insurance, PO Box 31260, Tampa, FL 33631-3260
4950945	^ MEBN		
		Oct 07 2022 18:39:03	Raymoor and Flanagan, PO Box 130, Liverpool, NY 13088-0130
4950946	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM		
		Oct 07 2022 18:49:46	Regional Acceptance Corp, 266 Beacon Drive, Winterville, NC 28590-7924
4955489	Email/PDF: RACBANKRUPTCY@BBANDT.COM		
		Oct 07 2022 18:49:46	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
4968431	EDI: AISSPRINT		
		Oct 07 2022 22:38:00	Sprint Corp, Attention Bankruptcy, PO Box 7949,

			Overland Park, KS 66207-0949
4950949	+ EDI: RMSC.COM	Oct 07 2022 22:38:00	SYNCB/Lowes, P.O Box 965005, Orlando, FL 32896-5005
4950950	+ EDI: RMSC.COM	Oct 07 2022 22:38:00	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
4950951	+ EDI: RMSC.COM	Oct 07 2022 22:38:00	Synchrony Bank, P.O. Box 105972, Atlanta, GA 30348-5972
4950953	EDI: VERIZONCOMB.COM	Oct 07 2022 22:38:00	Verizon Wireless, P.O. Box 4846, Trenton, NJ 08650-4846
TOTAL: 36			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	BMW Bank of North America, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4950926	##+	Allied Interstate, PO Box 361445, Columbus, OH 43236-1445

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Stearns Lending LLC ecmail@mwc-law.com, ecmail@ecf.courtdrive.com
Andrew M. Lubin	on behalf of Creditor Stearns Lending LLC ecmail@mwc-law.com
Celine P DerKrikorian	on behalf of Creditor Stearns Lending LLC ecmail@mwc-law.com
Christos A Katsaounis	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy5@state.pa.us RA-occbankruptcy6@state.pa.us
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor JPMORGAN CHASE BANK N.A. bkgroup@kmlawgroup.com
Keri P Ebeck	on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;politicsci2@gmail.com

District/off: 0314-5
Date Rcvd: Oct 07, 2022

User: AutoDocke
Form ID: 3180W

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Marisa Myers Cohen	on behalf of Creditor Stearns Lending LLC ecfmail@mwc-law.com
Raymond M Kempinski	on behalf of Creditor Stearns Lending LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Timothy B. Fisher, II	on behalf of Debtor 1 Carlton M Roberts donna.kau@pocono-lawyers.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1

Carlton M Roberts

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2160

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-03116-MJC

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carlton M Roberts

10/7/22**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.